

Information to identify the case:

Debtor 1	Vanessa Fletcher		Social Security number or ITIN xxx-xx-3697
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 12-22663-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vanessa Fletcher

8/10/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Vanessa Fletcher
 Debtor

Case No. 12-22663-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 40

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db	+Vanessa Fletcher, PO Box 22209, Newark, NJ 07101-2209
cr	+JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071
513053539	+Chase Auto, ATTN: BANKRUPTCY RESEARCH DEPT, P.O. Box 24696, Columbus, OH 43224-0696
513114146	+JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-1071
513202031	+MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
513053549	Midfirst Bank, C/O Midland Mortgage Division, PO Box 268888, Oklahoma City, OK 73126-8888
513053550	+Newark Fed Employees FCU, 970 Broad St, Ste 735, Newark, NJ 07102-2506
513053556	+Xcel Federal Credit Union, 1460 Broad St, Bloomfield, NJ 07003-3014
515511284	+c/o Old Navy, POB 41067, Norfolk, VA 23541-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2017 23:09:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2017 23:09:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513053533	+EDI: AMEREXPR.COM Aug 10 2017 22:53:00 American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
513053534	+EDI: AMEREXPR.COM Aug 10 2017 22:53:00 American Express, Attn: Special Research, PO Box 981540, El Paso, TX 79998-1540
513160429	EDI: BECKLEE.COM Aug 10 2017 22:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513181653	+EDI: OPHSUBSID.COM Aug 10 2017 22:53:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513053535	+EDI: WFFC.COM Aug 10 2017 22:53:00 Bobs Discount Furniture, PO Box 94498, Las Vegas, NV 89193-4498
513053536	EDI: CAPITALONE.COM Aug 10 2017 22:53:00 Capital One, PO Box 85520, Richmond, VA 23285
513053542	EDI: CITICORP.COM Aug 10 2017 22:53:00 Citibank USA NA, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
513053541	EDI: CITICORP.COM Aug 10 2017 22:53:00 Citibank USA NA, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
513053537	+EDI: CAPITALONE.COM Aug 10 2017 22:53:00 Capital One Bank USA NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
513053538	+EDI: CAUT.COM Aug 10 2017 22:53:00 Chase Auto, PO Box 901076, Ft Worth, TX 76101-2076
513053540	+EDI: CITICORP.COM Aug 10 2017 22:53:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
513053543	+EDI: TSYS2.COM Aug 10 2017 22:53:00 DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
513076554	+EDI: TSYS2.COM Aug 10 2017 22:53:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
513180568	EDI: RMSC.COM Aug 10 2017 22:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
513053545	EDI: RMSC.COM Aug 10 2017 22:53:00 GECRB/Old Navy DC, Attn: Bankruptcy, PO Box 130104, Roswell, GA 30076
513053544	+EDI: RMSC.COM Aug 10 2017 22:53:00 GECRB/Old Navy DC, PO Box 965005, Orlando, FL 32896-5005
513053546	+EDI: RMSC.COM Aug 10 2017 22:53:00 GECRB/PC Richard, PO Box 965036, Orlando, FL 32896-5036
513053547	+EDI: RMSC.COM Aug 10 2017 22:53:00 GECRB/PC Richard, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
513053548	+EDI: HFC.COM Aug 10 2017 22:53:00 HFC - USA, PO Box 3425, Buffalo, NY 14240-3425
513368285	+EDI: HFC.COM Aug 10 2017 22:53:00 HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
513366818	EDI: PRA.COM Aug 10 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
513318739	EDI: PRA.COM Aug 10 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Thd, POB 41067, Norfolk VA 23541
513186733	EDI: Q3G.COM Aug 10 2017 22:53:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
513053551	+EDI: CITICORP.COM Aug 10 2017 22:53:00 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
513053552	EDI: WFNNB.COM Aug 10 2017 22:53:00 WFNNB/The Avenue, PO Box 29185, Shawnee Mission, KS 66201
513053553	+EDI: WFNNB.COM Aug 10 2017 22:53:00 WFNNB/The Avenue, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
513053554	+EDI: WFNNB.COM Aug 10 2017 22:53:00 WFNNB/Woman Within, 4590 E Broad St, Columbus, OH 43213-1301
513053555	+EDI: WFNNB.COM Aug 10 2017 22:53:00 WFNNB/Woman Within, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
513167172	EDI: WFFC.COM Aug 10 2017 22:53:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 31

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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
513274656* Wells Fargo Bank NA, PO Box 10438, Des Moines, IA 50306-0438

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Sandra E. Gabriele on behalf of Debtor Vanessa Fletcher legal@gabassoc.com

TOTAL: 7